

December 31, 2017

<b>Earnings to Average Assets YTD Annualized</b>	<b>Peer &lt;2mm</b>	<b>Peer 2-5mm</b>	<b>Peer 5-10mm</b>	<b>Peer 10-20mm</b>	<b>Peer 20-50mm</b>	<b>Peer 50-100mm</b>	<b>Peer 100-200mm</b>	<b>Peer 200-500mm</b>	<b>Peer 500mm-1B</b>	<b>Peer GT 1 Billion</b>	<b>Peer ALL FICUs</b>
Investment Yield	0.38%	0.78%	0.84%	0.89%	1.01%	0.94%	1.12%	1.22%	1.27%	1.16%	1.17%
Loan Yield	10.88%	7.60%	8.58%	7.49%	6.03%	5.66%	5.90%	5.40%	4.96%	4.98%	5.16%
Net Loan Yield After NCOs	9.99%	6.53%	8.01%	6.91%	5.50%	5.12%	5.31%	4.52%	4.35%	4.30%	4.49%
Asset Yield	7.25%	4.10%	5.26%	3.93%	3.18%	3.54%	4.04%	3.84%	3.32%	4.09%	3.78%
Cost of Funds	-0.19%	-0.23%	-0.22%	-0.17%	-0.23%	-0.26%	-0.35%	-0.41%	-0.32%	-0.72%	-0.50%
Gross Spread	7.06%	3.87%	5.04%	3.76%	2.95%	3.28%	3.69%	3.43%	3.00%	3.36%	3.28%
Provision Expense	-0.71%	-0.46%	-0.41%	-0.29%	-0.22%	-0.25%	-0.39%	-0.77%	-0.38%	-0.59%	-0.51%
Net Spread after Provision Expense	6.34%	3.41%	4.62%	3.47%	2.72%	3.03%	3.30%	2.66%	2.62%	2.77%	2.77%
Total Non-Interest Income	1.17%	0.56%	1.32%	1.36%	1.59%	2.06%	2.26%	2.72%	2.65%	1.95%	2.23%
Total Non-Interest Expense	-7.51%	-4.29%	-4.90%	-4.47%	-3.67%	-4.33%	-4.99%	-4.58%	-4.09%	-4.09%	-4.21%
Net Operating Expense	-6.34%	-3.73%	-3.59%	-3.11%	-2.08%	-2.27%	-2.74%	-1.86%	-1.44%	-2.14%	-1.97%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.02%	-0.03%	0.00%	-0.02%	0.02%	0.01%	0.01%	0.01%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.00%	-0.32%	1.04%	0.33%	0.61%	0.76%	0.55%	0.82%	1.19%	0.64%	0.81%
Net Charge-Offs	-0.58%	-0.52%	-0.33%	-0.27%	-0.23%	-0.30%	-0.37%	-0.57%	-0.36%	-0.54%	-0.46%
ROA (with Net Charge-offs)	0.13%	-0.38%	1.13%	0.35%	0.60%	0.71%	0.56%	1.02%	1.21%	0.69%	0.86%
ROA with Provision for LL - W/O NCUSIF Expense	0.00%	-0.32%	1.04%	0.33%	0.61%	0.76%	0.55%	0.82%	1.19%	0.64%	0.81%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.13%	-0.38%	1.13%	0.35%	0.61%	0.71%	0.56%	1.02%	1.21%	0.69%	0.86%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-4.08%	-2.20%	-2.62%	-2.00%	-1.72%	-1.98%	-2.40%	-2.19%	-2.10%	-2.09%	-2.10%
Travel and Conference Expense	0.00%	-0.07%	-0.02%	-0.03%	-0.04%	-0.05%	-0.07%	-0.06%	-0.03%	-0.06%	-0.05%
Office Occupancy Expense	-0.71%	-0.15%	-0.17%	-0.13%	-0.20%	-0.27%	-0.32%	-0.30%	-0.37%	-0.29%	-0.31%
Office Operations Expense	-1.62%	-0.72%	-1.18%	-0.76%	-0.75%	-0.71%	-0.70%	-0.71%	-0.84%	-0.75%	-0.77%
Educational and Promotional Expense	0.00%	-0.04%	-0.03%	-0.16%	-0.08%	-0.14%	-0.17%	-0.11%	-0.12%	-0.22%	-0.16%
Loan Servicing Expense	-0.26%	-0.19%	-0.06%	-0.16%	-0.12%	-0.25%	-0.35%	-0.33%	-0.13%	-0.35%	-0.27%
Professional and Outside Services	-0.32%	-0.76%	-0.39%	-1.08%	-0.66%	-0.77%	-0.90%	-0.79%	-0.37%	-0.22%	-0.43%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.06%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.52%	-0.11%	-0.40%	-0.14%	-0.08%	-0.13%	-0.06%	-0.07%	-0.11%	-0.10%	-0.10%
Total Non-Interest Expense	-7.51%	-4.29%	-4.90%	-4.47%	-3.67%	-4.33%	-4.99%	-4.58%	-4.09%	-4.09%	-4.21%
<b>Other Performance Ratios</b>											
Earning Asset Yield	7.32%	4.11%	5.51%	4.06%	3.46%	3.76%	4.37%	4.18%	3.61%	4.36%	4.07%
Average Cost of Funds	-0.22%	-0.27%	-0.28%	-0.20%	-0.31%	-0.32%	-0.39%	-0.45%	-0.36%	-0.82%	-0.57%
FTE Employee / \$million of Loans & Share Drafts	2.13	1.15	0.87	0.64	0.58	0.45	0.51	0.42	0.45	0.30	0.38
Compensation & Benefits / FTE Emp.	\$29,800	\$37,230	\$46,704	\$55,035	\$55,580	\$60,919	\$58,577	\$64,022	\$60,739	\$76,839	\$66,741
Compensation & Benefits / \$million Lns. & S.D.s	\$63,247	\$43,448	\$40,807	\$34,834	\$31,045	\$27,289	\$30,243	\$26,885	\$27,351	\$22,960	\$25,498
Operating Expense / Loans & Share Drafts	-11.65%	-8.49%	-7.63%	-7.78%	-6.61%	-5.96%	-6.28%	-5.62%	-5.33%	-4.50%	-5.10%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.80%	1.12%	2.05%	2.36%	2.86%	2.84%	2.83%	3.34%	3.45%	2.14%	2.70%
Net Operating Expense / Loans & Share Drafts	-9.84%	-7.37%	-5.58%	-5.42%	-3.75%	-3.13%	-3.45%	-2.28%	-1.88%	-2.36%	-2.39%
Operating Expense / Operating Revenue	93.53%	97.17%	77.98%	87.73%	81.74%	82.04%	84.93%	76.08%	73.91%	79.84%	78.33%
Total Fixed Assets / Shares & Equity	0.00%	0.38%	2.13%	1.58%	2.66%	3.30%	3.19%	4.34%	3.63%	3.28%	3.45%
Net Loans to Total Shares and Deposits	78.4%	60.8%	78.0%	55.8%	53.8%	67.2%	72.1%	78.5%	69.9%	101.2%	83.7%
Members / FTE Employee	440.00	389.07	402.73	445.21	478.99	374.42	295.60	427.02	329.65	337.05	351.82

December 31, 2017

Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
<b>ASSETS</b>											
Cash and Cash Equivalents	0.0%	0.4%	2.2%	1.4%	2.1%	1.9%	2.7%	1.9%	2.4%	1.7%	2.0%
Total Investments	30.0%	48.0%	34.5%	50.8%	53.6%	38.3%	27.1%	23.5%	31.9%	13.0%	23.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.0%	4.5%	1.5%	2.5%	3.5%	5.5%	4.0%	5.9%	4.8%
All Other Unsecured Loans/Lines of Credit	27.9%	8.8%	9.2%	7.3%	6.2%	4.3%	4.6%	2.8%	3.9%	5.4%	4.7%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	20.4%	10.4%	10.3%	7.6%	6.9%	9.0%	10.4%	7.1%	9.7%	8.8%	8.9%
Used Vehicle Loans	21.1%	31.6%	39.0%	23.7%	16.4%	24.5%	19.8%	16.3%	17.5%	17.3%	17.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.1%	0.7%	0.6%	7.7%	10.2%	20.4%	28.8%	17.2%	38.7%	27.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.3%	1.4%	2.4%	3.8%	3.4%	6.9%	6.5%	3.5%	4.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Total Loans and Leases	69.4%	50.9%	60.5%	45.2%	41.2%	54.9%	62.1%	67.3%	59.0%	79.6%	68.4%
Less: Allowance for Loan & Lease Losses	-0.8%	-1.2%	-0.7%	-0.4%	-0.5%	-0.6%	-0.5%	-0.7%	-0.4%	-0.7%	-0.6%
Net Loans and Leases	68.6%	49.7%	59.7%	44.7%	40.7%	54.3%	61.6%	66.6%	58.6%	78.9%	67.8%
Total Other Assets	1.4%	1.9%	3.6%	3.1%	3.6%	5.5%	8.6%	8.0%	7.1%	6.3%	6.7%
<b>TOTAL ASSETS</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Liabilities</b>	<b>0.1%</b>	<b>0.5%</b>	<b>7.9%</b>	<b>6.4%</b>	<b>10.7%</b>	<b>6.3%</b>	<b>2.5%</b>	<b>3.9%</b>	<b>3.8%</b>	<b>9.3%</b>	<b>6.6%</b>
Share Drafts	0.0%	2.8%	7.8%	11.1%	11.9%	16.9%	15.4%	16.7%	18.3%	12.7%	15.0%
Regular Shares	76.9%	59.1%	50.5%	48.6%	42.0%	35.9%	42.1%	28.4%	32.2%	20.9%	28.2%
Money Market Shares	0.0%	0.0%	0.0%	2.1%	5.9%	6.9%	8.8%	10.7%	19.4%	18.2%	15.8%
Share Certificates	4.9%	19.1%	18.0%	12.4%	10.3%	13.7%	12.1%	16.3%	9.5%	16.5%	13.9%
IRA/KEOGH Accounts	0.0%	0.6%	0.9%	6.2%	6.4%	7.3%	7.0%	8.1%	4.9%	9.7%	7.7%
All Other Shares	0.0%	0.0%	0.2%	0.3%	0.1%	0.5%	0.0%	5.7%	0.1%	0.1%	0.8%
Non-Member Deposits	6.7%	2.0%	0.0%	0.2%	0.0%	0.5%	0.7%	0.0%	0.0%	0.5%	0.3%
Total Shares and Deposits	88.5%	83.7%	77.5%	80.9%	76.5%	81.7%	86.1%	85.8%	84.5%	78.7%	81.7%
Total Equity	11.5%	15.8%	14.6%	12.7%	12.7%	12.0%	11.3%	10.3%	11.8%	12.0%	11.7%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Net Worth	11.5%	16.3%	14.6%	12.7%	12.8%	12.0%	12.4%	10.6%	12.2%	12.0%	12.0%
Total Equity + Allow. for Loan Loss	12.3%	17.0%	15.3%	13.1%	13.2%	12.5%	11.9%	11.1%	12.2%	12.7%	12.3%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-12.3%	0.7%	-5.0%	16.9%	2.5%	15.1%	44.9%	-4.0%	8.6%	6.8%	8.5%
Total Loans and Leases	1.9%	13.0%	4.4%	-6.3%	-29.0%	-2.5%	11.2%	8.2%	5.7%	5.1%	4.4%
<b>TOTAL ASSETS</b>	<b>-3.0%</b>	<b>6.4%</b>	<b>-0.1%</b>	<b>4.3%</b>	<b>-14.5%</b>	<b>3.3%</b>	<b>19.1%</b>	<b>4.5%</b>	<b>6.3%</b>	<b>5.1%</b>	<b>5.2%</b>
Total Liabilities	0.0%	3.1%	0.5%	11.7%	3.3%	10.9%	11.3%	-11.6%	8.6%	13.4%	9.7%
Total Shares and Deposits	-3.4%	7.7%	-1.5%	4.0%	-17.2%	2.7%	19.0%	4.9%	5.6%	4.2%	4.6%
Equity Capital	0.0%	-0.4%	7.8%	2.8%	-10.3%	3.8%	21.6%	9.3%	10.5%	5.6%	7.3%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-3.0%</b>	<b>6.4%</b>	<b>-0.1%</b>	<b>4.3%</b>	<b>-14.5%</b>	<b>3.3%</b>	<b>19.1%</b>	<b>4.5%</b>	<b>6.3%</b>	<b>5.1%</b>	<b>5.2%</b>

December 31, 2017

Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	1.06%	1.94%	1.01%	2.27%	1.31%	0.57%	0.60%	0.72%	0.61%	0.63%	0.66%
Delinquent Loans / Total Capital	6.0%	5.8%	4.0%	7.8%	4.1%	2.5%	3.1%	4.4%	3.0%	3.9%	3.6%
Delinquent Loans + OREO / Net Loans + OREO	1.1%	2.5%	1.1%	2.5%	1.4%	0.7%	0.7%	0.8%	0.8%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	36.4%	37.2%	0.0%	14.9%	24.2%	20.8%	19.4%	22.0%	22.7%	17.4%	19.6%
Allowance for Loan Losses/Net Loans	1.17%	2.32%	1.25%	1.00%	1.26%	1.09%	0.85%	1.09%	0.74%	0.89%	0.89%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$20	\$45	\$143	\$160	\$184	\$418	\$1,224	\$2,122	\$6,355	\$771
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$4	\$0	\$21	\$37	\$45	\$51	\$214	\$337	\$895	\$119
Loans 12 months and over Delinquent (\$000s)	\$0	\$8	\$0	\$4	\$14	\$3	\$50	\$132	\$285	\$443	\$69
Total Delinquent Loans (\$000s)	\$11	\$31	\$45	\$168	\$211	\$233	\$519	\$1,570	\$2,744	\$7,693	\$959
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.13%	0.70%	0.33%	0.28%	0.32%	0.56%	0.74%	0.53%	0.56%
STS Loans	0.00%	0.00%	0.00%	10.53%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.48%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.00%	0.00%	0.00%	0.00%	1.40%
New Vehicle Loans	0.00%	0.00%	1.24%	0.54%	0.92%	0.23%	0.44%	0.28%	0.22%	0.15%	0.23%
Used Vehicle Loans	0.00%	2.42%	0.89%	2.65%	0.99%	0.59%	0.47%	0.70%	0.60%	0.74%	0.71%
1st Mortgage Fixed	0.00%	0.00%	0.00%	4.18%	0.47%	0.24%	0.62%	1.04%	0.46%	0.38%	0.46%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.27%	4.47%	2.05%	0.48%	0.53%	0.53%	0.76%	0.70%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.79%	0.81%	0.00%	3.04%	0.71%	0.48%	0.83%
Other RE Adj	0.00%	0.00%	0.00%	0.61%	0.32%	0.21%	1.39%	0.19%	0.57%	0.28%	0.43%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	1.77%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.50%	0.82%	0.26%	0.31%	0.12%	0.27%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	2.69%	1.68%	0.45%	0.56%	0.79%	0.48%	0.47%	0.52%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.89%	1.07%	0.57%	0.58%	0.53%	0.54%	0.59%	0.88%	0.61%	0.68%	0.67%
Recoveries / Charge-Offs	25.00%	31.75%	8.96%	22.90%	24.04%	18.34%	17.38%	22.78%	17.82%	20.77%	20.30%
Expected Charge-Offs / Net Loans	0.25%	1.37%	0.29%	0.51%	0.46%	0.29%	0.32%	0.23%	0.36%	0.30%	0.31%
Provision for Loan Losses/Net Charge-Offs	122.2%	88.4%	126.2%	107.7%	95.8%	81.5%	104.2%	134.7%	106.6%	109.9%	111.2%
Prov. for Loan Losses/Expected Charge-Offs	431.4%	70.2%	255.0%	123.4%	110.6%	154.7%	192.0%	514.8%	180.8%	253.7%	240.3%
Bankruptcies / Net Loans	0.00%	1.83%	0.81%	0.51%	0.75%	0.64%	0.61%	0.30%	0.70%	0.69%	0.64%
Total Amount of Loans Charged-Off (\$000s)	\$12	\$24	\$27	\$58	\$126	\$275	\$616	\$2,384	\$3,270	\$10,308	\$1,205
Total Amount of Recoveries (\$000s)	\$3	\$8	\$2	\$13	\$30	\$51	\$107	\$543	\$583	\$2,141	\$245
Net Charge Offs (\$000s)	\$9	\$16	\$24	\$45	\$96	\$225	\$509	\$1,841	\$2,687	\$8,166	\$960
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.03%	0.27%	0.14%	0.45%	0.63%	1.20%	0.61%	0.88%	0.79%
STS Loans	0.00%	83.33%	0.00%	-3.88%	3.16%	19.23%	0.00%	0.00%	-500.00%	0.00%	2.70%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.62%	0.00%	-0.03%
New Vehicle Loans	0.00%	0.00%	0.18%	0.09%	0.03%	0.39%	0.26%	0.51%	0.41%	0.27%	0.33%
Used Vehicle Loans	0.00%	0.94%	0.54%	0.48%	0.59%	0.67%	0.62%	1.69%	0.74%	1.02%	0.94%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.08%	0.03%	0.01%	0.03%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.80%	0.13%	0.18%	0.39%	0.12%	-0.10%	0.11%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	21.84%	9.04%	4.68%	5.74%	4.53%	-0.54%	-1.84%	-6.45%	-0.81%	-4.90%	-2.86%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	-0.47%	0.67%	0.53%	0.86%	0.61%	0.22%	0.46%
Number of Credit Unions in Each Peer Group:	1	8	5	9	12	10	6	5	5	4	65

December 31, 2017

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	0.00%	0.00%	0.00%	28.61%	6.41%	5.50%	8.71%	0.00%	0.00%	2.63%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	11.30%	2.43%	1.43%	0.44%	0.00%	0.00%	0.68%
Total Investments in Corporate Credit Unions*	198.26%	43.91%	49.27%	131.26%	72.69%	51.24%	59.08%	61.34%	8.90%	10.70%	24.50%
Marketable Securities	0.00%	0.00%	48.23%	71.08%	107.70%	81.59%	62.48%	57.28%	147.03%	43.61%	79.76%
All Other Investments	52.33%	204.19%	123.95%	156.84%	166.54%	148.35%	87.09%	72.49%	29.24%	28.54%	50.64%
<b>Total Investments</b>	<b>261.63%</b>	<b>294.53%</b>	<b>236.48%</b>	<b>401.06%</b>	<b>417.70%</b>	<b>318.62%</b>	<b>218.82%</b>	<b>221.26%</b>	<b>262.01%</b>	<b>108.62%</b>	<b>196.90%</b>
Unsecured Loans	243.02%	53.94%	69.89%	93.48%	59.87%	56.23%	65.43%	77.76%	65.43%	93.93%	79.05%
Vehicle Loans	362.21%	257.81%	338.07%	247.58%	181.53%	278.58%	244.10%	219.76%	223.51%	217.72%	224.03%
New Vehicle Loans	177.91%	64.03%	70.94%	60.24%	54.14%	74.70%	84.14%	66.53%	79.81%	73.26%	74.30%
Used Vehicle Loans	184.30%	193.78%	267.13%	187.33%	127.39%	203.88%	159.96%	153.23%	143.70%	144.46%	149.73%
Total Real Estate	0.00%	0.58%	6.69%	15.70%	78.47%	116.52%	191.64%	335.94%	194.52%	351.74%	267.58%
1st Mortgage	0.00%	0.58%	4.58%	4.96%	59.95%	84.59%	164.43%	271.13%	141.13%	322.82%	228.79%
1st Mortgage Fxd	0.00%	0.58%	0.00%	2.43%	41.77%	74.69%	91.56%	137.44%	108.93%	252.93%	168.94%
1st Mortgage Adj	0.00%	0.00%	4.58%	2.53%	18.18%	9.89%	72.87%	133.69%	32.21%	69.90%	59.85%
2nd Mortgage	0.00%	0.00%	2.10%	10.74%	18.51%	31.94%	27.21%	64.81%	53.38%	28.91%	38.79%
Closed-End Fxd	0.00%	0.00%	0.00%	3.68%	2.83%	4.44%	1.43%	6.29%	11.07%	10.10%	8.73%
Closed-End Adj	0.00%	0.00%	1.16%	1.05%	0.82%	1.82%	0.00%	0.00%	0.00%	0.00%	0.15%
Open-End Adj	0.00%	0.00%	0.94%	6.01%	14.75%	25.29%	23.79%	55.36%	42.31%	18.75%	29.41%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.13%	0.39%	1.99%	3.15%	0.00%	0.05%	0.50%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total Loans</b>	<b>605.23%</b>	<b>312.38%</b>	<b>414.65%</b>	<b>356.85%</b>	<b>320.86%</b>	<b>456.56%</b>	<b>501.17%</b>	<b>633.62%</b>	<b>484.63%</b>	<b>663.68%</b>	<b>571.46%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.89%	69.01%	68.12%	34.64%	86.89%	62.09%	63.67%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.49%	24.77%	27.91%	15.76%	38.88%	28.52%	28.42%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.57%	0.00%	0.00%	0.37%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>0.58%</b>	<b>6.69%</b>	<b>15.70%</b>	<b>91.61%</b>	<b>118.05%</b>	<b>204.11%</b>	<b>349.31%</b>	<b>215.68%</b>	<b>359.62%</b>	<b>279.75%</b>
Total Real Estate	0.00%	0.58%	6.69%	15.70%	78.47%	116.52%	191.64%	335.94%	194.52%	351.74%	267.58%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	13.14%	1.53%	12.47%	13.38%	21.16%	7.88%	12.17%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	13.14%	1.53%	12.47%	13.38%	21.16%	7.88%	12.17%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



